- (v) Keep the investigation fee.
- (2) Within 20 days after the [Bank] Commissioner OF--GONSUMER--GREDIT denies an application, the [Bank] Commissioner OF-GONSUMER-GREDIT shall:
- (i) File in the [Bank Commissioner's] GOMMISSIONER-OF-GONSUMER-GREDIT'S COMMISSIONER'S office a written decision containing the findings and conclusions; and
- (ii) Send a copy of the decision to the applicant.

12-308.

- (a) The [Bank] Commissioner OF-GONSUMER-GREDIT shall include on each license:
 - (1) The name of the licensee; and
- (2) The address at which the business is to be conducted.
- (b) (1) A license authorizes the licensee to do business under the license, at the licensed place of business and under the name stated on the license.
- (2) Only one place of business may be maintained under any one license.
- (c) The [Bank] Commissioner OF--CONSUMER-CREDIT may issue more than one license to an applicant who:
 - (1) Complies with § 12-306 of this subtitle; and
- (2) Otherwise meets the requirements of this subtitle.

12-309.

- (a) A license expires on the December 31 after its effective date, unless it is renewed for a 1-year term as provided in this section.
- (b) Before a license expires, the licensee periodically may renew the license for additional 1-year terms, if the licensee:
 - (1) Otherwise is entitled to be licensed;
- (2) Pays to the [Bank] Commissioner OF-GONSUMER GREDIT a renewal fee of \$300; and
- (3) Submits to the [Bank] Commissioner OF GONSUMER--GREDIT a renewal application on the form that the [Bank] Commissioner OF-GONSUMER-GREDIT requires.